

GENERAL PLAN  
HOUSING ELEMENT

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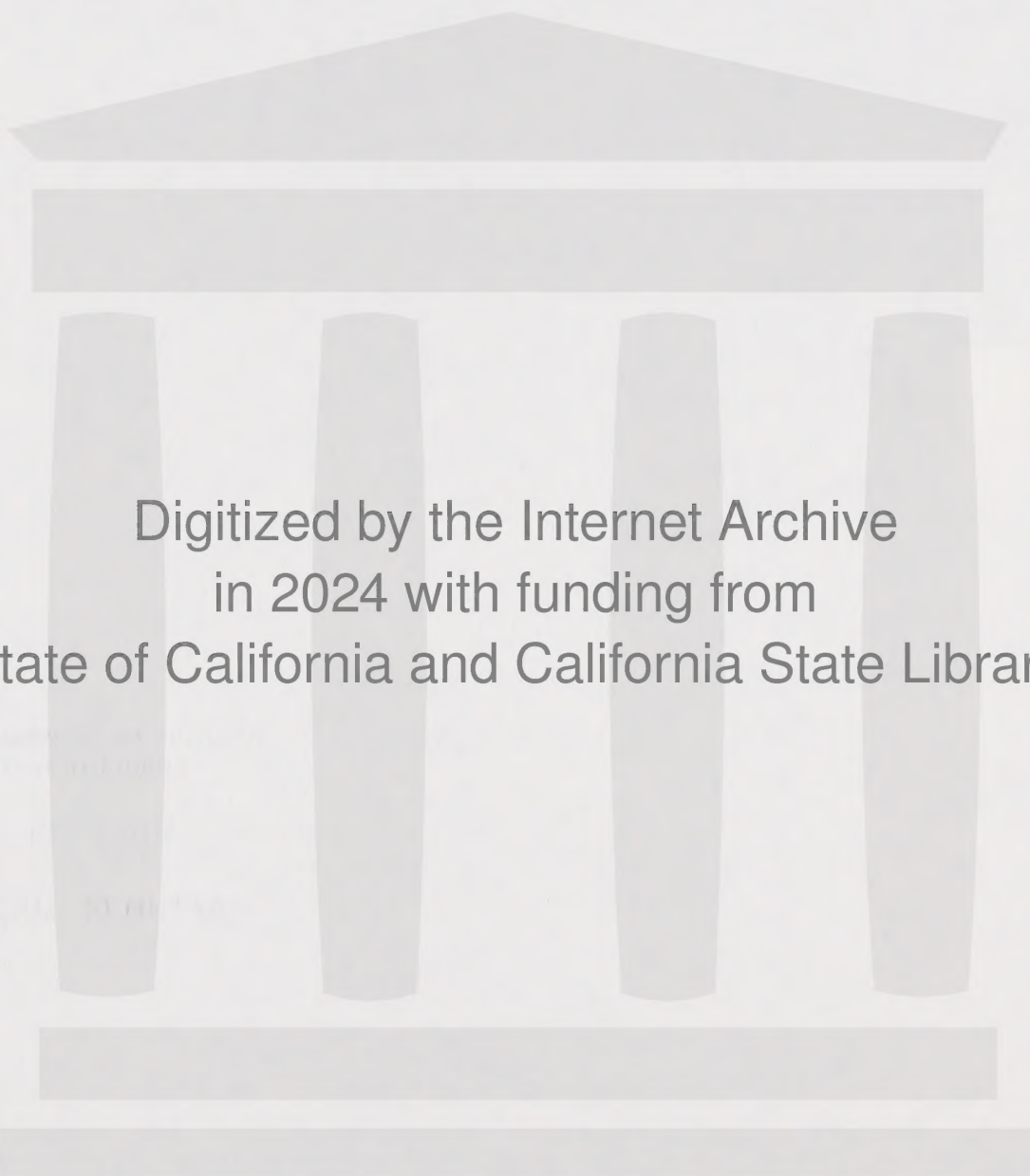
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## F O R W A R D

This Housing Element is intended to advance and promote housing quality and opportunity for all the residents, present and future, of Yuba City.

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# Table Of Contents

	<u>Page</u>
I. INTRODUCTION.....	1
II. GOALS & POLICIES .....	2
III. BACKGROUND:	
HISTORICAL NARRATIVE .....	4
POPULATION & HOUSEHOLD CHARACTERISTICS.....	5
POPULATION GROWTH & DISTRIBUTION.....	5 - 9
INCOME.....	10 & 11
IV. HOUSING NEEDS	
ATTITUDES & COMPOSITION.....	12
BALANCED HOUSING STOCK.....	13
MAINTENANCE, SAFETY & EFFICIENCY.....	15
REHABILITATION PLAN.....	16
ENERGY EFFICIENT HOUSING.....	17
AFFORDABILITY & MARKET RATE DATA.....	18 & 19
FAIR SHARE ALLOCATION .....	20 & 21
SOURCES OF FUNDING.....	22
V. SPECIAL NEEDS	
ELDERLY & HANDICAPPED PERSONS.....	23 - 26
FARM WORKER HOUSING.....	26
EMERGENCY HOUSING.....	26
SINGLE HEAD OF HOUSEHOLDS.....	26
CONVALESCENT HOUSING.....	26
VI. CONSTRAINTS .....	27 - 30
VII. NEEDS.....	30 - 33





## INTRODUCTION

The Federal Housing Act of 1949 established a goal of "a decent house and suitable living environment for every American family". This goal has been re-affirmed by Congress in subsequent revisions to the Housing Act and in other laws and programs. The California State Legislature has declared that the early attainment of the national goal is a State "priority of the highest order", and that the shortage of decent housing affordable to low or moderate income families is "inimical to the safety, health, and welfare of the residents of the State and the sound growth of the State's communities".

In California, state government has further recognized the need for action in housing and has adopted measures requiring local governments to include housing elements in their General Plans. The housing elements are designed to make "adequate provision for the housing needs of all economic segments of the community."

The goals, policies, and recommended programs contained in this Plan are designed to guide activities toward achievement of the major goal of "a decent house and suitable living environment for every family".

## GOALS

The following statements have been developed as goals for the County of Sutter and the City of Yuba City as part of the Housing Element of their General Plans.

- I. Provision for safe, sanitary, and affordable housing to the existing and future residents of the County.
- II. Provision for a variety of housing opportunities for Sutter County residents, while maintaining consistency with the General Plan.
- III. Provision for housing consistent with the level of public services, and which will contribute towards neighborhood quality.
- IV. Insuring that the Housing Element continues to address the housing needs of the existing and future residents of Sutter County and Yuba City.

## POLICIES

In order to accomplish the above goals, the following policies are adopted and the City of Yuba City will:

- I. Undertake activities which promote and preserve a balanced housing stock.
- II. Identify any types of speculative buying and selling practices that might be in use in the Yuba City housing market and consider legislation that might reduce undue speculative buying and selling practices in the housing market.
- III. Promote full development of skipped-over vacant lands.
- IV. Encourage the development of higher density construction consistent with the Land Use Element of the General Plan and the preservation of agricultural land.
- V. Encourage further implementation of Article 34 for publicly constructed and financed housing opportunities for low income households.
- VI. Take actions to fulfill Yuba City's fair share of the regional housing needs.



- VII. To encourage, and where appropriate, assist the Sutter County Housing Authority in pursuing available grants and/or allocations for a variety of housing needs.
- VIII. To encourage the Sutter County Housing Authority to develop housing rehabilitation programs.
- IX. Pursue involvement in assisting with the upgrading of public facilities which serve as a framework in revitalizing and maintaining quality housing.
- X. Develop ordinances dealing with condominium conversions to assure maintenance of housing balance and safe adequate development standards.
- XI. Examine the practicality and effectiveness of using the existing or modified City Codes to encourage the development of new energy efficient housing.
- XII. Encourage housing assistance efforts by the Sutter County Housing Authority to elderly and disabled persons on a fixed income below 80% of the median income of the County.
- XIII. Explore and encourage the provision of housing for those population groups which have special requirements.
- XIV. Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and the sale or rental of housing.
- XV. Initiate a monitoring system with existing sources in which the housing needs are responsive to the community demands before serious problems develop.

## HISTORICAL BACKGROUND

Sutter County is located north of the confluence of the Feather and Yuba Rivers in the Sacramento Valley. The Valley was formed as the Sierra Nevada, Cascade and Coast mountain ranges rose. Fertile soils were deposited in the Valley over geologic time from erosion of the mountain slopes and deposition by the flood waters of the rivers. In this area, Wyman and Gridley soils predominate, which are characterized as deep to moderately deep soils of good agricultural capability, especially suited to orchard production. Elevations across the area run from about 55 feet above sea level on the north to about 50 feet above sea level on the south.

Early man had little impact on the Valley landscape of seasonal marshes, grasslands, and woodlands. Agricultural and urban development has completely altered the earlier habitat--leveeing the rivers and grading the land.

Before 1848 the principal occupations in the region were fur trading, stock raising and limited crop production. After 1848 gold occupied the interest of most people who came to the area. Yuba City was platted and named for the river in July 1849. Adjacent Marysville was established in 1850 and grew to 10,000 people in three years. Today the Yuba City expanded urban area contains about 36,000 people, 17,100 of whom live inside the city limits.

The Yuba City/Sutter County economy is still agriculturally based. The light manufacturing and industry in the area are predominantly agriculturally related. The recent building boom has provided increased employment in the construction business and related fields. How long these employment projections will continue is difficult to predict.

It is the intent of the Sutter County General Plan to place the preservation of agricultural land as a top priority. In drafting the Housing Element, it is intended to maintain consistence with that policy. The urban boundaries set aside for development in the General Plan appear to be sufficient to provide construction of a variety of housing types for a minimum of fifteen years.

In 1972 Housing Elements were adopted by the jurisdictions of Sutter County and Yuba City. Again in August of 1978, a Housing Element for the Yuba City urban area **was adopted** by the City and County as part of an overall General Plan for that specific area. That Housing Element, in general reemphasized and expanded upon those goals and policies stated in the previous elements.



## POPULATION AND HOUSEHOLD CHARACTERISTICS

The purpose of this section of the Housing Element is to provide the pertinent data regarding Sutter County's population and household characteristics. The major data source relative to population and housing characteristics are the federal census of 1970 and the local special census of 1975. It is expected that the 1980 federal census will provide us with much more data regarding housing.

### BACKGROUND

Sutter County has within its boundaries two incorporated cities--the city of Yuba City and the city of Live Oak. The urban population is centered in or around the city of Yuba City, while several unincorporated communities such as East Nicolaus, Trowbridge, Robbins, Sutter, Meridian, and Tierra Buena house most of Sutter County's rural unincorporated population. Table 1 depicts the historical growth pattern for Sutter County.

### POPULATION GROWTH

The 46,003 Sutter County residents counted in 1975 amounted to an increase of 4,068 since the 1970 federal census. This represents an annual growth rate of 1.87%. Using the figures in Table 1, the annual growth rate from 1975 to 1979 has increased to 2.09%. This increase is within the projected annual growth rate figures from 1975 to 1985 of 2.14% (as shown in Table 4 - Population and Household Summary).

TABLE 1  
Historical Growth

<u>Year</u>	<u>Sutter County</u>	<u>Yuba City</u>	<u>Live Oak</u>	<u>Unincorporated Area</u>
1900	5,886	-	-	5,886
1910	6,328	1,160	-	5,168
1920	10,115	1,708	-	8,407
1930	14,618	3,605	-	11,013
1940	18,680	4,968	-	13,712
1950	26,239	7,861	1,770	16,608
1960	33,380	11,507	2,276	19,597
1970	41,935	13,986	2,645	25,304
1975	46,003	15,160	2,710	28,133
1976	46,969	15,432	2,700	28,837
1977	48,150	15,694	2,778	29,391
1978	49,125	16,845	2,782	29,653
Jan. 1979	49,500	17,110	2,770	29,650

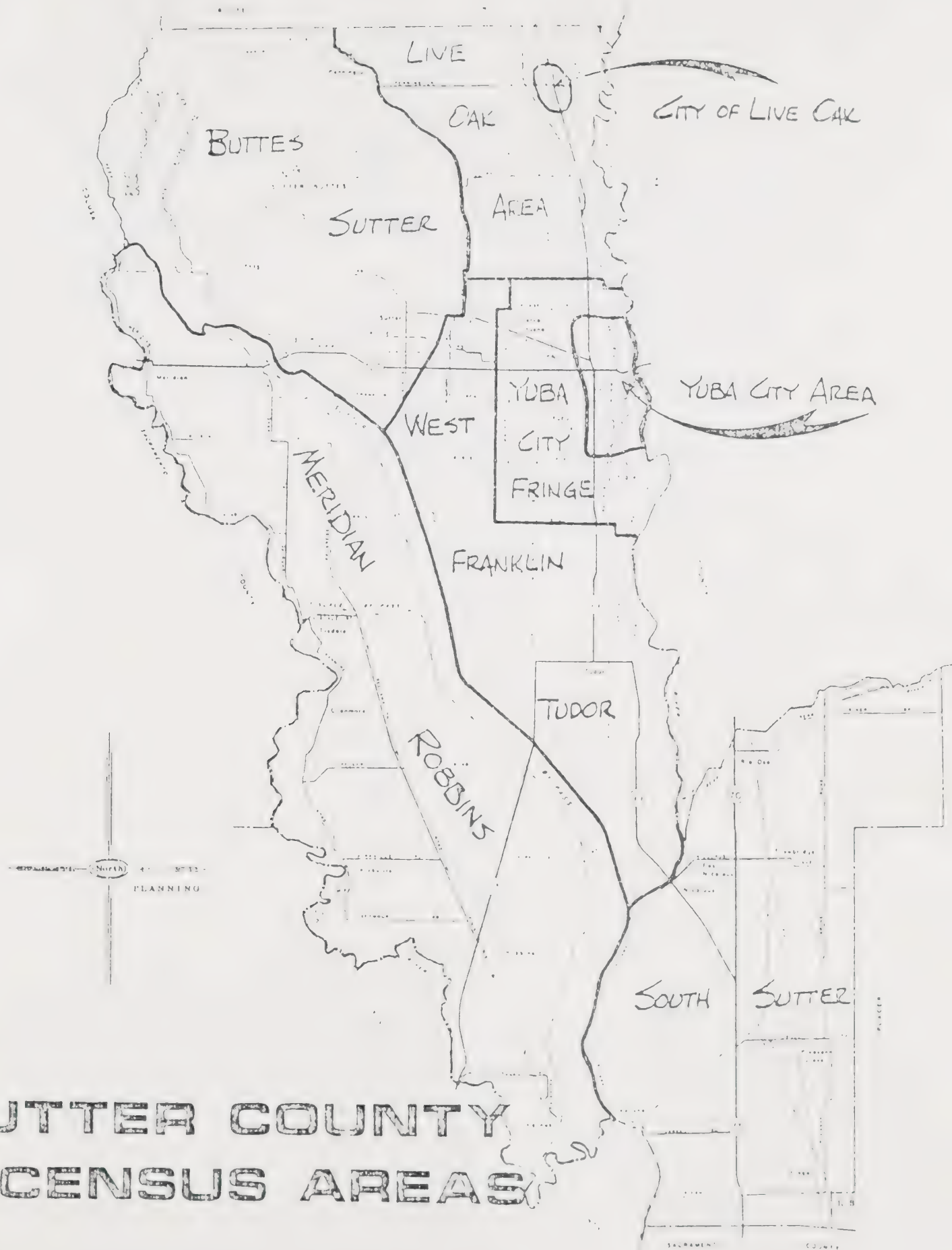
Source: Federal Census, California Department of  
Finance, Sacramento Regional Area  
Planning Commission

#### POPULATION DISTRIBUTION

As the data indicates, Sutter County and Yuba City are continuing to grow at a rapid rate. The bulk of the unincorporated Sutter County population is located within a three mile radius of Yuba City. The map on the following page shows Sutter County census areas to help in assessing the population distribution. On the back of this map, Table 2 lists the population distribution for the Sutter County census areas (based on the 1975 special census information). As is noted in Table 2, the Yuba City expanded urban area lists a total population of 32,356 compared to the total Sutter County population of 46,003. The Yuba City expanded urban area (as shown on the census area map) consists of Yuba City and its fringe area.

In order to make any realistic assessment of household characteristics such factors as age, sex, ethnic background, employment figures and income must be examined. Another factor that must be determined is the type and number of housing units available. Table 3 provides the majority of the statistical data relative to these factors.





# SUTTER COUNTY CENSUS AREAS

TABLE 2

(1975 Census)

		<u>Population</u>
City of Live Oak	2,710	
Live Oak area (includes city)		5,122
Buttes/Sutter		2,388
Meridian/Robbins		1,508
West Franklin/Tudor		2,128
South Sutter		2,492
Yuba City fringe		8,999
City of Yuba City	15,160	
Yuba City area		23,366
(includes city of Yuba City		
Expanded Yuba City urban area		
(includes fringe & Yuba City	32,365	
area)		
SUTTER COUNTY TOTAL		46,003

TABLE 3  
(1975 Census)

CITY OF LIVE OAK -- Population 2,710

	<u>Ages</u>	<u>M</u>	<u>F</u>	<u>Total</u>	<u>Percent</u>
	Under 18	497	443	940	34.69
	18-64	737	739	1,476	54.47
	65 plus	134	160	294	10.85
	Median	24	28	25	
<u>Housing Units</u>					
Single-Family	-	779			
2- 4 Units	-	79			
5+ Units	-	15			
Mobile/Misc	-	33			
Total		906			
	<u>Ethnic</u> (Households)				
	White	-	79.38%	(689)	
	Black	-	0.69%	( 6)	
	Mexican	-	15.67%	(136)	
	Oriental	-	0.34%	( 3)	
	East Indian	-	1.84%	( 16)	
	Other	-	2.07%	( 18)	

CITY OF YUBA CITY -- Population 15,160

	<u>Ages</u>	<u>M</u>	<u>F</u>	<u>Total</u>	<u>Percent</u>
	Under 18	2,139	2,009	4,148	27.36
	18-64	4,644	4,683	9,327	61.52
	65 plus	665	1,020	1,685	11.11
	Median	26	29	28	
<u>Housing Units</u>					
Single-Family	-	3,782			
2-4 Units	-	805			
5+ Units	-	1,401			
Mobile/Misc	-	190			
Total		6,178			
	<u>Ethnic</u> (Households)				
	White	-	90.81%	(5,360)	
	Black	-	1.05%	( 62)	
	Mexican	-	3.35%	( 198)	
	Oriental	-	1.14%	( 67)	
	East Indian	-	1.59%	( 94)	
	Other	-	2.06%	( 121)	

UNINCORPORATED AREA -- Population 28,133

	<u>Ages</u>	<u>M</u>	<u>F</u>	<u>Total</u>	<u>Percent</u>
	Under 18	5,129	4,730	9,857	35.06
	18-64	8,202	7,926	16,128	57.36
	65 plus	1,074	1,052	2,126	7.56
	Median	28	29	28	
<u>Housing Units</u>					
Single-Family	-	7,676			
2-4 Units	-	455			
5+ Units	-	247			
Mobile/Misc	-	905			
Total		9,283			
	<u>Ethnic</u> (Households)				
	White	-	85.17%	(7,401)	
	Black	-	.63%	( 55)	
	Mexican	-	6.63%	( 576)	
	Oriental	-	2.08%	( 181)	
	East Indian	-	3.58%	( 311)	
	Other	-	1.9%	( 165)	

TOTAL SUTTER COUNTY -- Population 46,003

	<u>Ages</u>	<u>M</u>	<u>F</u>	<u>Total</u>	<u>Percent</u>
	Under 18	7,765	7,182	14,947	32.49
	18-64	13,603	13,348	26,951	58.59
	65 plus	1,873	2,232	4,105	8.92
	Median	27	29	28	
<u>Housing Units</u>					
Single-Family	-	12,237			
2-4 Units	-	1,339			
5+ Units	-	1,671			
Mobile/Misc	-	1,128			
Total		16,375			
	<u>Ethnic</u> (Households)				
	White	-	87.00%	(13,450)	
	Black	-	0.80%	( 123)	
	Mexican	-	5.89%	( 910)	
	Oriental	-	1.62%	( 251)	
	East Indian	-	2.72%	( 421)	
	Other	-	1.97%	( 304)	

Income - According to the 1975 special census, the median household income for Sutter County was \$10,239. For the purposes of this report, "moderate income" households are defined as households with an income between 80 and 120 percent of the median income. "Low income" households are defined as households with an income below 80 percent of the median, and "very low income" households are defined as ones with an income below 50 percent of the median. The following table indicates the income limits for these categories according to the 1975 census.

<u>Moderate</u> (120% of Median)	<u>Low</u> (80% of Median)	<u>Very Low</u> (50% of Median)
\$12,287	\$8,191	\$5,120

More information relative to percent of income spent on housing will be included in the section dealing with market rate data.

Population and Household Summary - Table 4 summarizes descriptive information on population and household characteristics. The results of this and previous data will be further examined and discussed in the Housing Needs section of this element.



TABLE 4

SUTTER COUNTY  
POPULATION & HOUSEHOLD SUMMARY

<u>Population</u>	<u>Total County</u>	<u>City of Yuba City</u>	<u>City of Live Oak</u>	<u>Unincorporated Area</u>
1970	41,935	13,986	2,645	25,304
1975	46,003	15,160	2,710	28,133
1985	57,002	19,472	3,246	34,284
% change 1975-1979	9.7%	+8.4%	+2.5%	+11.2%
Projected % change 1975-85	+21.4%	+28.4%	+19.8%	+21.9%
<u>Households</u>				
1970	13,159	*	*	*
1975	15,454	5,902	868	8,684
Projected 1975	21,202	8,322	1,106	11,774
%change 1975-85	37.2%	41.0%	27.4%	35.6%
<u>Persons in Group Quarters</u>				
1975	406	219	18	169
<u>Elderly (65+)</u>				
1970	3,500	1,305	198	1,977
1975	4,105	1,685	294	2,126
	(9%)	(11%)	(11%)	(8%)
<u>Female Head of Households</u>				
1970	900	440	*	*
<u>Housing Density</u>				
1975	2.95	2.53	3.10	3.29
<u>Income Characteristics</u>				
1975 Median household income	\$10,239	\$9,431	\$6,435	\$11,518
1975 - 50% of County median income	3,396	1,414	345	1,637
1975 - 50-80% of County median income	2,687	1,106	202	1,379
1975 - 80-120% of County median income	3,111	1,291	158	1,662
1975 - 120%+ of County median income	6,260	2,091	163	4,006

\* Information unavailable

## HOUSING ATTITUDES

Current statistics indicate that the Yuba City expanded urban area presently contains 13,988 housing units which house a population of about 38,460 people. The composition of these units is 66% single-family dwellings, 28% multiple-family dwellings and 6% mobilehomes (1975 census and building permit activity through 1978).

Due to the recent development trends in the Yuba City area (see table on Housing Type Composition) a greater proportion of multiple-family units are being constructed. Prior to 1970 Sutter County's housing mix had been approximately 80% single-family.

### HOUSING TYPE COMPOSITION

	<u>Yuba City Area</u>			<u>Total</u>	<u>Sutter</u>	<u>County</u>
	<u>1960</u>	<u>1970</u>	<u>1975</u>	<u>1960</u>	<u>1970</u>	<u>1975</u>
Population	14,707	19,037	23,357	33,380	41,935	46,003
Total Housing Units	5,029	6,897	8,778	11,077	14,102	16,375
Single-family	4,419	5,301	5,769	10,111	11,669	12,237
Multiple-units	548	1,382	2,631	681	1,957	3,010
Mobilehomes	62	121	378	285	476	1,128

Although the majority of persons still regard the single-family residence as the most desired type of housing, several socio-economic factors have ultimately changed these priorities. The inability to provide preferred housing for a large number of the people is influenced primarily by a variety of economic factors. The average cost of a new single-family unit has risen from \$30,000 in 1971 to \$60,000 in 1979. This increase in cost is due for the most part to inflationary influences on labor, materials and/or land cost. A portion of the increased cost can be attributed to more stringent building codes (i.e. insulation, smoke detectors and increased requirements for public improvements such as sidewalks and park fees.)

This rise in new housing costs has increased the price of existing housing and at the same time creating a more intense market for older homes. Speculative buying practices may have also driven up housing costs, as well as possibly contributing to an increase in rental rates.

The inflated housing market has made it difficult to provide single-family housing for low and moderate income levels, especially those persons on fixed incomes. Another impact of inflated housing prices is for those individuals who are just coming of an age where they want to purchase a home. If a person has not previously owned a home and built up equity, the likelihood of their being able to purchase one is becoming increasingly difficult, even if they do not fall into the low or moderate income levels. The inability to purchase adequate housing, together with social factors such as a desire for more mobility, has accounted for our recent increase and demand for apartment and mobilehome living.

#### BALANCED HOUSING STOCK

"Provision of a wide range of housing opportunities". This goal of the Housing Element is intended to provide the persons of Sutter County and Yuba City with a choice of housing types and styles. In recent years, multiple-family units in general are becoming an increasing portion of the housing stock (see chart).

#### Building Permits Issued

	<u>Single-Family</u>		<u>Multiple-Family</u>		<u>Total</u>
		<u>%</u>		<u>%</u>	<u>Units</u>
1970	163	52.5	149	47.8	312
1971	264	47.1	297	52.9	561
1972	266	55.1	217	44.9	483
1973	196	50.1	192	49.9	388
1974	191	71.5	76	28.5	267
1975	275	53.7	237	46.3	512
1976	282	35.8	505	64.2	787
1977	505	68.4	233	31.6	738
1978	407	52.9	363	47.1	770
(Sept.) 1979	253	47.1	284	52.9	531

In June, 1975 multiple-family units and mobilehomes made up 25.3% of the housing stock of Sutter County. Most of the multiple units were located in the City of Yuba City which had 41% multiple-family stock. In July, 1979 the City of Yuba City had 48.7%

multiple-family units in the housing inventory.

The Land Use Element of the Yuba City Urban Area General Plan, in the allocation of areas designated for single and multiple family housing, anticipates a continuance of this trend to make efficient use of land. Land use categories will provide an ultimate 58% single-family density and 42% multiple-family density mix. Because of the high number of existing single-family units, continuance of an approximate 50/50 mix in singles and multiples is necessary to establish this projection. In the outlying rural portions of the County, the maintenance of the existing 90% proportion of single-family homes is expected because of its agricultural nature and dependence on septic tank sewage systems.

In the 18 months preceeding November 1, 1979, 723 requests for new condominiums have been filed. Previously, only 156 such units existed in the County. In addition to the new condominiums, requests for conversion of 131 existing units of rental apartments are pending.

Condominiums and co-operatives can provide an efficient method of home ownership for persons not able to afford or not wanting a single-family home. However, maintenance of a sufficient number of rental units is a necessity to provide a broad range of choice in housing for those persons not able to afford or desire to own a unit. Therefore, in order to prevent an eroding of rental units, conversion of apartments into condominiums should be permitted only when it will not impact the available rental stock as determined by vacancy surveys. In converting existing apartments to condominiums, provisions should be made for sufficient safeguards to protect the rights and needs of tenants affected by conversions and further provide that the conversion encourages and facilitates the purchase of such condominium housing by low, moderate, and middle-income households. In addition, there should be controls provided to aid in the relocation of those tenants wishing a rental unit.

In addition to single-family homes, rental apartments and condominiums, the other important section of housing is mobilehomes. Mobilehomes can provide a low-cost alternative housing method which provides for efficient use of land and provides equity for the owner. Available mobilehome space in the County, especially in the Yuba City urban area is diminishing. A 1979 survey by the Planning Department indicated only 17 spaces vacant in mobilehome parks. At current rates, these spaces will be filled within two years. Land is available within the urban area for additional mobilehome parks and encouragement for development of new parks should be made. In the rural areas mobilehomes are permitted, under certain conditions on individual lots by Use Permit granted by the Planning Commission.



Pending clarification of new State law, possible County ordinances could streamline the process for establishing mobilehomes on individual lots with certain standards of development.

There is a small demand for single-family homes on large lots (estate type) in the outlying rural areas. However, development of estate type lots is not conducive to efficient utilization of land, public services and preservation of agricultural activities.

MAINTENANCE AND ENHANCEMENT OF SAFETY AND  
EFFICIENCY OF EXISTING HOUSING STOCK

The 1975 special census indicates that in general, the housing stock of Sutter County is relatively good, although some problems do exist as indicated below.

<u>Area</u>	<u>Condition of Housing Unit</u>					
	<u>Sound</u>		<u>Deteriorating</u>		<u>Dilapidated</u>	
Unincorporated	8139	(89.4%)	371	(9.6%)	94	(1%)
Yuba City	5501	(93.2%)	341	(5.7%)	60	(1%)
Live Oak	89	(33.2%)	170	(63.4%)	9	(3.4%)
Total	13,727	(89.9%)	1,382	(9.0%)	163	(1.1%)

Some of the deteriorated and dilapidated houses are being replaced by attrition, although at a very slow rate since most new housing in Sutter County and Yuba City is on vacant land. A rehabilitation program was proposed in Sutter County but failed to obtain funding. Private rehabilitation of older units is taking place at an increasing rate throughout the county and city.

The City of Yuba City has an ongoing improvement district program in which the City contributes substantially to the improvements of streets in areas needing work. Because of the improved facilities, rehabilitation and upkeep on housing units in these areas has increased.

Recent requests for converting apartments into condominiums has brought up another need. The original construction and standards upon which these units were constructed does not generally meet the current requirements for new condominiums. It would seem reasonable and advisable that any condominiums created through conversion process should be equal to the ones built as condominiums originally. Also, measures should be taken to assure

that purchasers of converted community housing have been properly informed as to the physical condition of the structure which is offered for purchase. This requirement would insure the upgrading of housing units for the safety and convenience of those purchasing the units, as well as being part of a program to enhance the countywide housing stock.

The general problem of upgrading and rehabilitating the city and county's housing stock appears to be the number one need as expressed by the Sutter County Housing Advisory Committee and various other groups and individuals.

A housing rehabilitation program was proposed in 1978 to aid low and moderate income persons in upgrading their homes. This proposal did not receive funding from HUD. Should future programs receive funding, it could be later expanded to include a loan, as well as a grant program.

Of particular note in the matter of maintenance and enhancement of housing are those units which have historical and architectural interest. These homes, identified in the Conservation and Open Space Element of the General Plan, are scattered about the county. However, a concentration of such housing does exist and is located in the lower B, C and Second Street area of Yuba City. Possible methods to enhance their preservation include a combining zoning district to review development proposals.

#### Draft Rehabilitation Plan

The following is an outline of a rehabilitation plan for which HUD Community Development Block Grant funding will be sought.

Eligible applicants - Single-family homes occupied by individuals earning less than 80% of the median income in the County or the median income for the Northern California non-metropolitan area.

Applicants priority - A "first come, first served" method of allocation will be made unless sufficient funds are available to allow prioritization on the following basis: (1) Elderly, (2) handicapped, (3) large families (5 or more), (4) single headed households, (4) small family (under 5 persons), and (6) all others.

Eligible activities - Correction of any deficiency in the structure which contributes to the unfitness of the unit as a dwelling.

Priority activities - When necessary, the following projects will be given priority as follows: (1) electrical defects, (2) structural defects including roofs, (3) plumbing defects, (4) heating system defects, (5) architectural barriers and mobility, (6) weatherization and solar retrofitting, (7) equipment - stoves, refrigerators, venting devices, smoke detectors, bathroom and kitchen fixtures, and other necessary items, (8) painting and minor fix-up.

Funding - A grant of up to \$3,500 may be secured for home and designated improvements. This may be extended by \$1,500 in unusual circumstances if additional work is found to be needed after the work has begun.

Administration - The Sutter County Housing Authority will administer the program. Funds for all or most of the operation will come from the city and/or county through Community Development Block grants.

Goal - A goal of 210-250 units rehabilitated over a three year period beginning at 60-70 units rehabilitated the first year, 70-80 units rehabilitated the second year and 90-100 the third year.

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### Energy Efficient Housing

Recent demand on our country's energy sources dictates desperate need for energy conservation. While conservation is a short-term solution, we must also look toward the development of alternative energy sources compatible with our present and future needs. Currently in Sutter County little has been done in an attempt to create more energy efficient housing (above those mandated by our current building codes).

In our attempt to encourage the adoption of more energy efficient housing, we will continue to review our codes in order to assist in the feasibility and implementation of alternative energy sources, along with the latest technical advances in energy conservation.

## AFFORDABILITY AND MARKET RATE DATA

Overpaying - The phenomenon of "overpayment" (generally defined as paying in excess of 25% of income for housing) is shared both by renters and homeowners, but renters constitute the biggest problem. "The necessity to overpay is predominantly associated with renters. But it is a significant problem among owners, too. The 1,790,000 households paying over 25% of their income for housing consists of 1,280,000 renters (37% of all renters) and 500,000 owners (12% of all owners)." Housing Element Manual 1978, page 36.

The following methodology for determining the number of renters within Sutter County making "overpayments" is as follows: The 1975 median income for Sutter County households was \$10,239. "Moderate income" households are defined as households with an income between 80% and 120% of the median income (or between \$8,191.20 to \$12,286.80), "low income" households are defined as households with an income below 80% of the median (or \$8,191.20), and "very low income" households are defined as households with an income below 50% of the median income (or \$5,119.50). Those renters "overpaying" were determined by tabulating very low, low and moderate income households that paid in excess of 25% of their income for rent (the "not known" category was also included on a percentage basis).

No data is available from the 1975 special census regarding owner households "overpaying". However, it has been determined that as of 1976, 12% of all homeowners within the State of California paid in excess of 25% of their income for housing. (Housing Element Manual, page 36). This appears to be the only reliable data concerning owner households "overpaying", and as mentioned earlier, is not as significant as renter "overpayments" since homeownership assumes a certain degree of financial stability.

Using the above methodology, the following tables provide 1975 market rate data regarding renter households making "overpayments" also, the number of owner households defined to be very low, low, or moderate income households for the City of Yuba City, the City of Live Oak, and the unincorporated area of Sutter County.



MARKET RATE DATA

Yuba City

Own

Percent of median income	Number of households	Percent of households
Up to 50%	460	17.6%
50% - 80%	385	14.7%
80% - 120%	578	22.1%
120% - up	1,195	45.6%

Rent

Percent of median income	Pay 25% or less of gross earnings	Pay more than 25% of gross earnings	Percent that pay over 25%
Up to 50%	409	228	36%
50% - 80%	463	36	7%
80% - 120%	449	2	-
120% - up	515	-	-

Live Oak

Own

Percent of median income	Number of households	Percent of households
Up to 50%	200	31.9%
50% - 80%	153	24.4%
80% - 120%	136	21.7%
120% - up	138	22.0%

Rent

Percent of median income	Pay 25% or less of gross earnings	Pay more than 25% of gross earnings	Percent that pay over 25%
Up to 50%	120	24	17%
50% - 80%	61	2	3%
80% - 120%	29	-	-
120% - up	20	-	-

Unincorporated Sutter County

Own

Percent of median income	Number of households	Percent of households
Up to 50%	882	13.2%
50% - 80%	826	12.4%
80% - 120%	1,256	18.8%
120% - up	3,712	55.6%

Rent

Percent of median income	Pay 25% or less of gross earnings	Pay more than 25% of gross earnings	Percent that pay over 25%
Up to 50%	622	100	14%
50% - 80%	508	11	2%
80% - 120%	362	10	3%
120% - up	346	-	-

## FAIR SHARE ALLOCATION

As part of the Housing Element Guidelines, a Fair Share Plan must be adopted. These Fair Share Plans are to provide for an equitable and reasonable distribution for accommodating the locational needs of all economic strata of the market region. The market region for Sutter County and its cities includes not only Sutter County, but Yuba County as well. The Fair Share Plan as prepared in the Regional Housing Opportunity Plan and in this element provides the County with its general measure of responsibility of the housing needs of the bi-county area. Because of the disproportionate share of low income housing in Yuba County, the County of Sutter and the cities of Live Oak and Yuba City will be absorbing more than their own needs to provide a balanced market area housing opportunities for low and moderate income persons.

The listing of households needing assistance are those considered as non-market rate households, meaning those households which pay more than 25% of their income for housing payments. A complete calculation and analysis is contained in the Sacramento Regional Area Planning Commission Housing Opportunity Plan from which the following is taken as Sutter County's Fair Share Plan. Provision of affordable housing for all segments of the community was a major need expressed by the Sutter County Housing Advisory Committee and other groups and individuals.

### Fair Share Allocation

#### I. Low income households needing assistance:

	<u>Renters</u>	<u>Owners</u>	<u>Total</u>
(Unincorporated)			
Sutter County	437	220	657
Yuba City	562	116	678
Live Oak	51	40	91
	<hr/>	<hr/>	<hr/>
Total	1,050	376	1,426

II. Low income households needing assistance, by type:

	<u>Elderly/Handicapped</u>		<u>Large Family</u>		<u>Small Family</u>	
	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>
(Unincorporated)						
Sutter County	30	77	268	104	60	39
Yuba City	0	47	470	51	97	18
Live Oak	<u>0</u>	<u>8</u>	<u>45</u>	<u>8</u>	<u>6</u>	<u>4</u>
Total	30	132	785	163	163	61

III. Fair Share allocations:

	<u>Owners</u>	<u>Renters</u>	<u>Total</u>	<u>Excess allocation over need</u>
(Unincorporated)				
Sutter County	312	633	945	288
Yuba City	157	766	923	245
Live Oak	<u>42</u>	<u>53</u>	<u>95</u>	<u>4</u>
Total	511	1,452	1,963	537

IV. Three-year housing assistance goals, by type:

	<u>Existing</u>		<u>New</u>		<u>Rehabilitation</u>		<u>Total</u>
	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	
(Unincorporated)							
Sutter County	15	0	80	30	10	30	165
Yuba City	60	0	10	5	50	25	150
Live Oak	<u>0</u>	<u>0</u>	<u>10</u>	<u>13</u>	<u>5</u>	<u>2</u>	<u>30</u>
Total	75	0	100	48	65	57	345

## SOURCES OF FUNDING FOR HOUSING

<u>Title</u>	<u>Type</u>	<u>Qualified Applicants/Spouses</u>
Section 8 (HUD)	Low-income rental assistance	Private apartment owners
Section 202 (HUD)	Elderly & handicapped	Private or non-profit organizations
Section 312 (HUD)	Rehabilitation loans	Private owners
Section 302 (FmHA)	Home ownership & Rehabilitation	Private individuals
Section 504 (FmHA)	Home repair	Low income persons
Section 514 (FmHA)	Rural rental	Public & private organizations
Section 5.4/516 (FmHA)	Farm labor housing	Public/private farmer corporations

Mortgage Insurance Programs - Several programs are operated by HUD for individual homeowners and groups for single-family, small apartments, mobilehome parks, nursing homes, home improvement, credit risks, condominiums, new and existing multiple-family housing, cooperatives and low and moderate income persons. In addition, the Veterans Administration sponsors mortgage insurance plans for homes and mobilehomes. The Veterans Administration also offers home purchase grants to disable veterans.



## SPECIAL NEEDS

Every community has special housing needs to fulfill. Sutter County and Yuba City have in the past attempted to meet these needs as best they could. In future years attempts should be made to adjust to these special housing requirements of various sectors of the community.

Elderly - Providing housing for elderly residents is generally a special housing need that every community has to various degrees. In 1975, 8.9% of the County's population was over 65 years of age. This compares to a statewide average of 9.1%.

Most housing for senior citizens in Sutter County is scattered individual units throughout the community, with a substantial portion being owner-occupied. Only two major private specific housing complexes for senior citizens exist in the County (excluding the City of Live Oak), totalling 124 units. In addition, the Sutter County Housing Authority has approximately 110 units at Richland Housing Center and scattered Section 8 locations for the elderly.

As in the case of other communities, the rising cost of housing is greatly affecting those persons on fixed incomes. Emphasis on providing additional housing units through federally assisted programs should be made in locations convenient to services. A program which the local government could consider is removing such cost-increasing standards as additional off-street parking for elderly housing. Generally, a high off-street parking requirement is not necessary for elderly persons and could reduce the cost of construction for such units.

Handicapped persons - Housing for the handicapped requires certain modifications from standard construction specifications in order to provide mobility, safety and convenience to allow handicapped persons to live independently. The following is a list of desirable features for handicapped housing:

### Grounds:

1. Level or ramped grounds.
2. Parking spaces 12 feet wide and close to entrances (with signs above and painted on pavement.
3. Walkways a minimum of 36 inches wide.
4. Level platforms at top and end of ramps (6 feet minimum).
5. Handrails on ramps - 32 inches high, extended 12 feet beyond the beginning end of ramp.
6. Landing platforms should extend at least 18 inches beyond the door jam if the door opens outward.

Lobby:

1. Low telephones and water fountains.
2. No steps.

Elevators:

1. Control panel no higher than 54 inches.
2. Delayed closing system.

Doors:

1. Doors should have automatic opening devices if they require more than an 8 pound force to open.
2. Have a minimum 34 inch clear opening.
3. 12 inch kick plates.
4. Dead-bolt type locks.

Hallways: (common and apartment interior)

1. 54 inch wide desirable (allows 360 degree turns).

Minimums:

36 inch clear opening doorway if hallway is 36 inches wide;  
32 inch clear if hallway is 40 inches wide; if hallway  
is 36 inches wide, a 28 inch clear door will not work.

Bedroom:

1. Access (see hallway and door space requirements).
2. At least 3 feet clear space on one side of the bed.
3. At least 3 feet clear room in front of closets; 32 inches clear entrance into the closet; adjustable poles and shelves.
4. Telephone outlet and/or other emergency signal near head of the bed.

Kitchen:

1. 5 foot minimum width between counters.
2. Lower counters.
3. Lower working surface (26 to 30 inches high).
4. Opening under sink 30 inches wide.
5. Recessed and/or insulated drain pipes.
6. No hinged doors.
7. Electric ranges with controls in top front of range.
8. Counter-height ovens.
9. At least some low, reachable cabinet space (not deep shelves).

10. Magnetic latches.

Bathrooms:

1. Access (see hallway and door space requirements).
2. 60 inch by 60 inch turning space inside.
3. Door swinging outward.
4. Grab bars on the side and back of toilet.
5. Standard height toilet.
6. Towel bars of grab bar weight supporting strength.
7. Tubs should be between 16 inch to 18 inch height. Grab bars should be provided 4 inches above the rim of the tub along the length and back of the tub. Vertical support should be provided on the side walls towards the front edge of the tub.
8. If showers are provided, grab bars should be provided along the back and on the side.
9. Non-slip floor surface.
10. Wash basin should have a clear space under the rim at least 29½ inches high with recessed and insulated drain pipes.
11. Roll-in shower.
12. Low mirror (bottom edge no higher than 44 inches above the floor).
13. Shatter-proof enclosures.
14. Clear floor space for bathtub lift.

General features:

1. Live-in manager.
2. Laundry - level or ramped access.
3. Light switches uniformly placed 48 inches high.
4. Location near transportation and/or shopping area.
5. Thermostat controls in each individual unit.
6. Low pile carpet.

No apartment units in Sutter County provide all of these features, although some provide a few, including the Sutter County Housing Authority units. Some owner-occupied houses have been modified by the handicapped occupants to provide these features. It is estimated that up to 1,495 persons, or 1.6% of the population of the housing market area are handicapped and require special dwelling unit modifications. It cannot be determined at this time how many of those persons live, or desire to live, independently. Encouragement should be given by local government to aid in the construction of units for the handicapped. Perhaps a waiver from

certain standards such as number of parking spaces per unit, if compensated by increased width and access, could be permitted.

Farm worker housing - Sutter County, as an agriculturally based county, has need to provide housing for migrant workers. The type of farming in Sutter County is undergoing a change from labor intensive to machine-oriented crops. Because of this change, there has been a leveling-off of demand for migrant farm worker housing. Employment in agriculture has been declining slightly in the past few years and is expected to continue along this trend.

The Sutter County Housing Authority maintains 168 units for use by farm and migrant laborers. These units have for the most part satisfied recent demands with little unmet housing requests. In addition to these publicly-maintained quarters, some privately owned quarters are maintained on individual farming units. These private units have declined in number in past years. This decline was caused by two factors--the lessening reliance on migrant workers and the increased cost of maintaining the housing units in safe and acceptable condition. The Sutter County Zoning Ordinance provides for the establishment of farm housing (mobilehome or conventional dwellings) for workers employed on the premises without formal approval requirements by the Planning Commission or Board of Supervisors. These units generally provide housing for long-term farm employees. Although the demand for farm labor housing may be declining, maintenance and enhancement of quality should be maintained.

Emergency housing - A specialized type of housing is that designed for temporary use in emergency situations. The major types needed in the community are: battered wives, child placement and half-way homes. These facilities are currently operated on a bi-county basis by non-profit groups with limited support by local government. Casa de Esperanza, a shelter for battered women and children, was opened in 1977 in Yuba City to fulfill a need for such an operation. No additional facility is apparently needed at this time, however, if this should become necessary, it should be located in Yuba County to service that population exclusively so that the present facility could serve Sutter County residents.

Facilities are located primarily in Marysville to provide temporary housing for displaced juveniles, unwed mothers and alcoholics. In addition to special facilities, Sutter County has made arrangements with private homes for temporary foster care for displaced children. It appears that these facilities are adequate for the near future and a reappraisal should be done in three to five years.



Single head of households - Female-headed households comprise 8.5% of Sutter County households as compared to a statewide average of 11.5%. These households generally face the same problem as other lower-income households. A major requirement that this type of home needs more than other family households is day care for children. Provisions in the Zoning Ordinance for Yuba City and Sutter County allow for the establishment of day care centers and/or nurseries in most instances. The Yuba City Ordinance does not allow for day care centers in the R-1 Zone, however, State law provides that day care for up to 6 persons may be done in any zoning classification. Numerous small centers such as these exist in Sutter County and Yuba City.

Convalescent housing - Housing for elderly and handicapped persons not able to live independently is a need most communities have. Those facilities requiring skilled necessary care, of which there are two in Yuba City, are more probably a concern of health care planning and will not be discussed in the Housing Element. However, those facilities that provide sheltered care not requiring skilled nursing, will be addressed.

Currently within the unincorporated area of the County, approximately 152 persons are housed in small private group quarters. Approximately 61 units are available within the City of Yuba City as sheltered care housing. Providing additional residential units for such persons in the urban area is a need that will be increasing in the immediate future. Appropriately zoned vacant land is available. Encouragement and priority processing of new permits for such units should be undertaken by local government.

### CONSTRAINTS

Numerous constraints are placed on housing which tends to raise the level of affordability. All communities face some or all of these limitations on housing. This section will discuss those constraints which are present in Sutter County and Yuba City.

A. General cost - Land, materials, labor. These face every community, however, it is believed they are somewhat lower in the Yuba-Sutter area than elsewhere in California.

Solutions - Few solutions exist at a local level except encouragement of factory-built housing.

B. Inflation - This nationwide phenomenon increases all costs approximately 1½% per month.

Solutions - None; expediting applications can somewhat reduce the impact of inflation.

C. Public services - The availability of public services is an important requirement in providing housing. Public services, especially water and sewer service, are for the most part limited to the Yuba City urban area and are needed for higher density development.

Solution - The Yuba City urban area contains sufficient land and available services to satisfy housing needs for at least 15 years. Through the City of Yuba City's Master Water and Sewerage Study, water and sewer services could be extended to service the undeveloped urban area. However, this program will be expensive and will not be accomplished in the immediate future. Development, especially high density, should be encouraged to be located within the city limits or adjacent to the city limits in areas where services could be easily extended.

D. Preservation of agricultural land - The area outside the Yuba City urban area is predominantly agricultural except for small outlying community centers. Intrusion of housing into agricultural areas could have a serious effect on the viability of agricultural land.

Solution - Restrict housing development to the Yuba City urban area, the city of Live Oak and other established unincorporated communities having a concentration of development (i.e. Sutter, Tierra Buena, etc.). Encourage infilling of the urban area and other established communities.

E. Local government restrictions - Local regulations and standards are in two categories:(1) subdivision regulations which set standards of design for the division of land. Included are street width criteria and development standards, curbs, gutter, sidewalks and paving specifications. A 54 foot wide right-of-way with 40 feet of paving, plus a 4 foot to 5 foot sidewalk is required. All these tend to produce a safe, efficient and desirable living environment. but increases the cost of the housing development.

Solution - Elimination and modification of portions of the requirements; reduction of street width and sidewalks could be possible by restricting parking and/or sidewalks to one side of the street which would reduce costs in the short run but could be detrimental in the long run. A minor modification reducing the street right-of-way by 2 to 4 feet is possible but its effect on cost reduction would be slight.

(2) Zoning regulations set land use, density, setbacks and parking requirements. Generally in residential areas, a minimum 6,000 square foot lot is required in the City of Yuba City and an 8,500 to 10,000 square foot lot is the minimum for development in the unincorporated area. These are generally considered the minimum for safe and efficient development, especially in the County where on-site sewage disposal and/or water service is provided.

Solution - The Yuba City Urban Area Land Use Element indicates sufficient amounts of land available in feasible locations for both low density (up to 8 dwelling units per acre). A clustering of units with innovative design techniques would be a more efficient use of land other than traditional single-family subdivisions or apartment development should be encouraged. Zoning Ordinances of both the City and the County have a Planned Development Combining District which could be applied for such developments.

F. Traffic problems - A major constraint of additional housing development is the problem of moving traffic efficiently in the Twin Cities area. Many of the streets are near or exceeding capacities at present. Too great a density of housing within a short period of time could seriously overload the system.

Solution - No short-term solution is probable. Long-term solutions are: greater reliance on public transit and non-motorized (or small motorized) methods, continued roadway and signalization improvements and development of a third

bridge crossing of the Feather River.

G. Funding availability - Many possible developments in improved housing, rehabilitation, public facilities and services, etc., are beyond local financial capabilities. These projects are dependent upon grants from the State and Federal government. In recent years the City and County have been unable to obtain funds for such projects because of higher priorities in other Northern California communities. Only a certain amount of funding is available from such sources as HUD and is allocated on a competitive basis. Therefore, communities which have a need and problem, however do not meet the high threshold level must go without. Last year 19 counties in Northern California were allocated only 109 units for rehabilitation and 47 existing units for assistance.

Solution - Continued application for such grants and funding.

H. Allocation of subsidized units - The Department of Housing and Urban Development allocates a certain number of units that it will support in such problems as Section 8. In recent years Sutter County has not been assigned a sufficient number of units to encourage development.

Solution - Continued application and pressure for additional allocations.

### NEEDS

The following is a list of programs by need that will hopefully fulfill the goals of the Housing Element and contribute to the betterment of housing for Sutter County and the City of Yuba City.

NEED: Balanced housing stock.

Program: The City and County adopt ordinances that will prohibit converting the existing rental units into cooperatives or condominiums if the vacancy rate for multiple-family units is below 5%.

Supporting program: A vacancy reporting system be set up within 90 days after adoption of this Element.



Supporting program: Tenant protection and provision for relocation in condominium conversion should be adopted by ordinance.

Program: The County should adopt an ordinance pending clarification of State law that would allow mobilehomes to be placed on foundations subject to certain standards.

Program: The General Plan and zoning pattern for the Yuba City urban area depicts sufficient area available for mobilehome parks.

Supporting program: Encouragement and assistance to developments wishing to establish mobilehome parks in suitable locations should be given, subject to adopted standards.

NEED: Fair share allocation and affordable housing.

Program: The City and/or County apply for grants which can be used for housing for non-market rate households.

program: The City and County will support reasonable proposals by private developers to establish low and moderate income units.

Program: Sufficient land exists as indicated in the General Plan Land Use Element in the urban area to contain additional multiple-family units designated for low and moderate income families.

Program: Private qualified individuals through Farm Home Administration can apply for low interest loans for rehabilitation.

Program: Qualified low and moderate income persons can apply with HUD and FmHA for home ownership and rental assistance.

Program: The Sutter County Housing Authority to act as an information clearinghouse for the Home Ownership-Home Improvement (HO-HI) Program of home ownership and improvement.

Program: The City and County departments and Planning Commissions expedite processing of low income or special housing developments on a priority "fast track" basis.

Program: The Sutter County Housing Authority to apply for allocation of Section 8 existing units for use by low and moderate income households.

NEED: Maintainment and enhancement of existing housing.

Program: The City and/or County will apply for Community Development Block Grants to establish a housing rehabilitation program for up to 100 units per year.

Program: Ordinances and standards will be adopted that provide, when converting existing apartments into condominiums, that the owner will be required to be in conformance with all of the standards that are applicable to new condominiums.

Program: The City and/or County will explore the financial feasibility of applying for grants from HUD, the Economic Development Administration, and others, to improve public services and facilities of areas substantially saturated with low and moderate income families, involving but not limited to Sutter, Robbins, Ledford Tract, Central Yuba City, and Tierra Buena.

Program: Economic Development Grants will be applied for to construct major sewer and water drainage extensions into non-serviced lands in the Yuba City urban area to open up more land at lowered development costs.

Program: Application through the Housing Authority for Section 8 rehabilitation units allocation.

NEED: Farm worker housing.

Program: Continued operation and maintenance of the existing farm worker quarters by the Sutter County Housing Authority.

NEED: Housing for the disabled.

Program: To explore the advisability of amending ordinances that will allow modification of certain standards for multiple family development if specified as being quarters for disabled persons.

NEED: Temporary emergency housing.

Program: To encourage continued support of emergency housing for battered women, juveniles, and others, and to encourage the establishment of additional quarters when the need arises.



NEED: Single head of household.

Program: Sufficient units, both existing and future, to provide housing for single household heads.

Program: Provision exists in the current Zoning Ordinance and State law that can permit day care centers in most locations. In addition, an amendment to permit day care centers with Use Permit in the City's R-1 Zone will be considered.

RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

This element is consistent with all of the County and City of Yuba City adopted General Plan elements, including the joint Yuba City Urban Area Plan. The Housing Element conforms to the goals, objectives, policies and maps described in those elements.

ENVIRONMENTAL REVIEW

An initial study was conducted on this project in regards to its environmental impact by the Sutter County-Yuba City Planning Department. A Negative Declaration for the project was issued based on the following findings: the element proposes goals, policies and programs which are consistent with other adopted General Plan Elements of Sutter County and Yuba City. No additional land is required to accomplish the goals, policies and programs of this element. Densities are within guidelines set by other elements of the General Plans. Mitigation measures are outlined specifically in the Yuba City Urban Area General Plan and address any impacts produced by this project.

CITIZEN PARTICIPATION

A public meeting on possible goals, policies and programs of the Housing Element was held on October 25, 1979. In addition, separate public hearings are scheduled before the Yuba City Planning Commission, Sutter County Planning Commission, Yuba City Council and Sutter County Board of Supervisors.